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EXAMINER

CHARLES, DEBRA F

ART UNIT PAPER NUMBER

3628

DATE MAILED: 11/22/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/558,980

Applicant(s)

WILLIAMS ET AL.

Examiner

Debra F. Charles

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 11 August 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-8, 10-43 and 45-67 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-8, 10-43 and 45-67 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_

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***Response to Amendment***

1. Claims 1,2,3,14,15,16,34,66 and 67 have been amended. Based on the attorney's changes, the 112 rejection has been withdrawn and the 101 rejection on claim 67 has been withdrawn. Claims 9 and 44 have been canceled.

***Response to Arguments***

2. Applicant's arguments with respect to claims 1-8, 10-43 and 45-67 have been considered but are moot in view of the new ground(s) of rejection.

***Claim Rejections - 35 USC § 101***

Claim 1, 34 and 66 are rejected under 35 U.S.C. 101 because the claimed invention lacks patentable utility. Once the value of the good is displayed, it is not clear what is done with the data, and it is not clear who enters the new policy value and into what the new policy value is entered – is it entered into the computer or what.

***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1,2,3,4,6,7,12,13,14,15,21,22, 33,34, 35, 36, 39,40,41,42,47,48, 49,64, 65,66 and 67 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al.(U.S.PAT. 6810401B1), James G. Squyres, "A Quick Peak

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According to Graham and Dodd" in *Journal of Financial Statement Analysis*, Fall 1998; 4:1, pg. 79(hereinafter "Squyres") and Huang et al. (U.S.PAT. 6151582A).

Re claims 1, 34, 66 and 67: Thompson et al. disclose method for providing a value of a good to a requester using a computer coupled to a database, said method comprising the steps (col. 1, lines 10-25,col. 8, lines 40-67, col. 13, lines 1-30, col. 17, line 55-col. 16, line 15, Fig. 26, 27) of:

storing in a the database data relating to a plurality of goods including a description of each good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck an automobile and a vehicle(col. 8, lines 40-67, i.e. Data Storage Subsystem, col. 18, lines 5-20); assigning a policy value to at least one good stored in the database(col. 18, lines 40-60);

uploading data to a the computer including a request for a value of a good and data relating to the good, the computer configured as a calculator for calculating a value of the good(col. 16, lines 35-65, col. 18, lines 40-60);

using the computer to determine whether the value of the good can be calculated based on the uploaded data including determining whether the good has a policy value assigned thereto(col. 18, lines 40-60);

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designating the request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good(col. 8, lines 40-67, col. 9, lines 55-67, col. 10, lines 40-65, providing customized information into the computer whereby the values are completely undefined by the computer is effectively an exception request); and displaying the value of the good(col. 19, lines 1-10).

Thompson et al. disclose(s) the claimed invention except researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information; calculating the value of the good based on the research performed by the analyst. However, in page 1, paragraph 2 thereof, Squyres disclose(s) an analyst performing research using a variety of different sources to arrive at a stock price. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al. based on the teachings of Squyres. The motivation to combine these references is to effectively show the manual research process the analyst goes through to compile data and arrive at a price.

Thompson et al. and Squyres disclose(s) the claimed invention except analyzing trends among a plurality of similar exception requests; inputting at least one new policy value and corresponding data for a good based on the exception request analysis. However, in col. 40, lines 35-55 and col. 41, lines 60-col. 42, line 20

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thereof, Huang et al. disclose analyzing trends to draw conclusions and update tables in the data market analysis. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al. and Squyres based on the teachings of Huang et al. The motivation to combine these Thompson et al., Squyres and Huang et al. references is to effectively and efficiently prompt an update to the computer database reflecting trend analysis.

Re claim 2 and 35: Thompson et al. disclose step of uploading data to the computer including a request comprises the step of submitting the data including the request for a value of the good and data relating to the good to the computer via an Internet(col. 16, lines 35-65, col. 18, lines 40-67).

Re claim 3 and 36: Thompson et al. disclose step of uploading data to a the computer including a request comprises the step of submitting the data including the request for a value of the good and data relating to the good to a the computer via an Intranet(col. 16, lines 35-65, col. 17, lines 9-30, 50-67,col. 18, lines 30-67).

Re claim 4: Thompson et al. disclose step of uploading data comprises the step of accessing a computer configured as a server(col. 17, lines 9-30 and 50-67 and col. 18, lines 1-10).

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Re claims 14, 15 and 39: Thompson et al. disclose uploading data to a computer comprises the step of uploading data to a computer including a request for a value of equipment and data relating to the equipment, the computer configured as a calculator for calculating the value of the equipment(col. 16, lines 35-65, col. 18, lines 40-60).

Re claim 40: Thompson et al. disclose said server is configured to read input data relating to lease information(col. 17, lines 9-30 and 50-67 and col. 18, lines 1-10).

Re claims 6 and 41: Thompson et al. disclose uploading data to a computer including a request comprises the step of loading into the computer at least one field configured for receiving and storing a new request for a value of a good(col. 4, lines 5-45, col. 8, line 40-col. 9, line 10, col. 10, line 40-67).

Re claims 7 and 42: Thompson et al. disclose of loading at least one field comprises the step of loading at least one field configured for editing the new request(col. 10, line 39-col. 11, line 25, i.e. the customized data is clearly editable, col. 12, lines 5-51).

Re claims 12 and 47: Thompson et al. disclose designating the request as an exception request(col. 8, lines 40-67, col. 9, lines 55-67, col. 10, lines 40-65, providing customized information into the computer whereby the values are completely undefined by the computer is effectively an exception request).

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Re claims 13 and 48: Thompson et al. and Squyres disclose(s) the claimed invention except analyzing trends in similar exception requests comprises the step of triggering an analyst to add additional policy values. However, in col. 40, lines 35-55 and col. 41, lines 60-col. 42, line 20 thereof, Huang et al. disclose analyzing trends to draw conclusions and update tables in the data market analysis. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al. and Squyres based on the teachings of Huang et al. The motivation to combine these Thompson et al., Squyres and Huang et al. references is to effectively and efficiently prompt an update to the computer database.

Re claims 21 and 64: Thompson et al. disclose uploading data further comprises a step of loading at least one field configured for receiving, storing and deleting information relating to a new good(col. 8, lines 40-67, i.e. Data Storage Subsystem, col. 18, lines 5-20, a database inherently has the functionality of receiving, storing and deleting information).

Re claims 22 and 49: Thompson et al. disclose calculating the value further comprises the step of calculating the value using at least one input policy value and input changes for calculating the value(col. 15, line 55-col. 16, line 5).

Re claims 33 and 65: Thompson et al. disclose step of displaying the value further comprises the step of displaying the value within a summary report(col. 11, lines 45-65, col. 13, lines 20-45, col. 16, lines 10-40, col. 19, lines 1-10).



5. Claims 5,16,26,27,28,38,50,51,52 and 57 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al., Squyres and Huang et al. applied to claims 1 and 34 above, and further in view of Whitworth(U.S.PAT. 6622129B1).

Re claims 5,16,38, and 57: Thompson et al., Squyres and Huang et al. disclose(s) the claimed invention except of calculating the value further comprises the step of calculating the value from one of residual value, net realizable value, orderly liquidation value and purchase option value; and uploading data to a computer further comprises the step of receiving and storing data relating to at least one residual factor. However, in the Abstract, col. 1, lines 30-50, col. 3, lines 10-55, col. 7, lines 15-40, col. 8, lines 45-65 thereof, Whitworth disclose(s) residual value and receiving and storing factors that are used to calculate residual value. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres and Huang et al. based on the teachings of Whitworth. The motivation to combine these Thompson et al., Squyres, Huang et al. and Whitworth references is to enhance the efficiency of calculating residual value.

Re claims 26, 27,28,50, 51 and 52: Thompson et al., Squyres and Huang et al. disclose(s) the claimed invention except wherein said step of calculating the residual value of the good further comprises a step of calculating the residual value as using at least one of:

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$$(((\text{base value}) + E \text{ base value modifiers}) * \text{residual value look up})$$

depreciation value look up,  $[\text{cost} * \text{residual value look up}]$  and  $[\text{depreciation value look up} * \text{residual value look up}]$

for a lease term.

And said step of calculating the net realizable value of the good comprises the step of calculating the net realizable value as using at least one of

$$(((\text{base value}) + E \text{ base value modifiers}) * \text{net realizable value look up}) * \text{depreciation value look up}, [\text{cost} * \text{net realizable value lookup}] \text{ and } [\text{depreciation value look up} * \text{net realizable value look up}]$$

for a lease term.

And step of calculating the purchase option value of a good comprises the step of calculating the purchase option value as using at least one of

$[\text{residual value} + ((\text{cost}/\text{quantity}) * \text{purchase option value look up})]$  and

$[\text{residual value} + (\text{cost} * \text{purchase option value look up})]$

for a lease term.

However, in Figs. 1-8, cols. 1 and 2, col. 5, lines 15-50, col. 6, col. 7, lines 1-40, thereof, Whitworth disclose(s) calculating residual values for leasing situations. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres and Huang et al. based on the teachings of Whitworth.

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The motivation to combine these Thompson et al., Squyres, Huang et al. and Whitworth references is to use one of the several methods of calculating residual value to ensure an accurate calculation that avoids losses at the end of the lease term.

6. Claim 17, 30,31,32,58,59 and 60 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al., Squyres and Huang et al. as applied to claims 1 and 34 above, and further in view of Quinn(U.S.PAT. 636022B1).

Thompson et al., Squyres and Huang et al. disclose(s) the claimed invention except uploading data further comprises the step of receiving and saving profile information of a new user; uploading profile information from one of personal data, login information, password information, role information, organization information and preferences; and analyzing the profile information.

However, in the Abstract, col. 2, lines 50-67, col. 5, lines 40-60, col. 7, lines 15-40, claim 1, thereof, Quinn disclose(s) submitting new user profile information, personal information such as email, name, identity and relationship, and determining if a user has a directory entry in the system reflecting analyzing the data uploaded from the user. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres and Huang et al. based on the teachings of Quinn. The motivation to combine these references is to enhance Thompson et al., Squyres and Huang et al.'s invention by uniquely identifying the user for later access.

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7. Claims 18 and 61 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al., Squyres and Huang et al. as applied to claims 1 and 34 above, and further in view of Hartnett(U.S.PAT. 6064971A).

Thompson et al., Squyres and Huang et al. disclose(s) the claimed invention except uploading data further comprises the step of loading at least one field configured for receiving a comment with a request. However, in col. 19, lines 25-65, col. 20, lines 40-41, col. 22, lines 20-25, thereof, Hartnett disclose receiving comments and putting them on a disk or on another storage medium which is the same as uploading comments after being prompted to do so. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres and Huang et al. based on the teachings of Hartnett. The motivation to combine these references is to enable the invention to receive and store comments associated with the respective field.

8. Claims 19,20, 23,24,25, 54,55, 56,62 and 63 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al., Squyres and Huang et al. as applied to claims 1 and 34 above, and further in view of Ma et al.(U.S.PAT. 6347313B1).

Re claims 19,20,62 and 63: Thompson et al., Squyres and Huang et al. disclose(s) the claimed invention except step of uploading data further comprises the step of updating matrix values; and updating matrix values comprises the step of updating the matrix values from one of policy value, value stream and cell value. However, in the Abstract, col. 1, lines 15-25, col. 2, lines 20-40, col. 3,

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lines 1-45, col. 6, lines 50-67, col. 7, lines 15-30 thereof, Ma et al. disclose(s) matrix values and updating matrixes. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres and Huang et al. based on the teachings of Ma et al. The motivation to combine these Jost et al. and Ma et al. references is to use matrix values to cluster values together and make them easily calculated and accessible to the user.

9. Re claims 23,24,25,54,55 and 56: Thompson et al., Squyres and Huang et al. disclose(s) the claimed invention except wherein said step of calculating the value further comprises the step of querying existing requests; querying existing requests further comprises the step of querying predefined or customized requests; and querying customized requests further comprises the step of receiving criteria data for the customized request. However, in the Abstract, col. 2, lines 20-65, thereof, Ma et al. disclose querying different types of queries and this includes previously submitted queries to learn the status of the previously submitted query and use that to further calculate a value. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres and Huang et al. based on the teachings of Ma et al. The motivation to combine these Thompson et al., Squyres, Huang et al. and Ma et al. references is to permit enhanced querying features that handle routine as well as customized queries for retrieval based on specific data criteria.

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10. Claim 37 is rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al., Squyres and Huang et al. as applied to claim 34 above, and further in view of Gill(U.S.PAT. 6577858B1).

Thompson et al., Squyres and Huang et al. disclose(s) the claimed invention except said network is one of a wide area network and a local area network. However, in col. 11, lines 20-30, thereof, Gell discloses a WAN connected to a LAN in a network. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres and Huang et al. based on the teachings of Gell. The motivation to combine these Thompson et al., Squyres and Huang et al. and Gell references is to use the flexibility of a LAN connected to a WAN to get enhanced data throughput.

11. Claims 8 and 43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al., Squyres and Huang et al. as applied to claim 6 and 41 above, and further in view of Burke et al.(U.S.PAT. 6789252 B1).

Thompson et al., Squyres and Huang et al. disclose(s) the claimed invention except said loading at least one field comprises the step of loading at least one field configured for withdrawing the request. However, in col. 48, lines 15-25 thereof, Burke et al. disclose withdrawing a request for a quote.

It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres and Huang et al. based on the teachings of Burke et al.

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The motivation to combine these Thompson et al., Squyres, Huang et al. and Burke et al. references is to effectively and efficiently permit the requester to withdraw the request for a quote.

12. Claims 10 and 46 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al., Squyres and Huang et al. as applied to claim 1 and 34 above, and further in view of Colley et al.(U.S.PAT. 4325120 A).

Thompson et al., Squyres and Huang et al. disclose(s) the claimed invention except designating the request as an exception request comprises the step of loading at least one field configured for receiving and storing additional information for calculating a value for the exception request. However, in Col. 19, lines 25-45 and col. 20, lines 55-67, thereof Colley et al. disclose additional information added onto the existing information in a database. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres and Huang et al. based on the teachings of Colley et al. The motivation to combine these Thompson et al., Squyres, Huang et al. and Colley et al. references is to effectively and efficiently supplement the information in the database with further information from outside the database.

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13. Claim 11 is rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al., Squyres, Huang et al. and Colley et al. as applied to claim 10 above, and further in view of Cohen et al.(U.S.PAT. 6178430 B1).

Thompson et al., Squyres, and Huang et al. disclose(s) the claimed invention except designating the request as an exception request comprises the step of loading at least one field configured for storing and submitting the exception request. However, in col. 6, lines 40-55, col. 15, lines 25-50, thereof Cohen et al. disclose an exception request entered into the database. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres and Huang et al. based on the teachings of Cohen et al. The motivation to combine these Thompson et al., Squyres, Huang et al. and Cohen et al. references is to effectively and efficiently permit the requester to load the exception request into the computer system.

14. Claim 45 is rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al., Squyres, and Huang et al. as applied to claim 34 above, and further in view of Cohen et al.(U.S.PAT. 6178430 B1).

Thompson et al., Squyres, and Huang et al. disclose(s) the claimed invention except designating the request as an exception request comprises the step of loading at least one field configured for storing and submitting the exception request. However, in col. 6, lines 40-55, col. 15, lines 25-50, thereof Cohen et al.



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disclose an exception request entered into the database. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres and Huang et al. based on the teachings of Cohen et al. The motivation to combine these Thompson et al., Squyres, Huang et al. and Cohen et al. references is to effectively and efficiently permit the requester to load the exception request into the computer system.

15. Claims 29 and 53 are rejected under 35 U.S.C. 103(a) as being unpatentable over Thompson et al., Squyres and Huang et al. as applied to claims 1 and 34 above, and further in view of Ecklund(U.S.PAT. 4853843 A).

Thompson et al., Squyres, and Huang et al. disclose(s) the claimed invention except step of calculating the value comprises the step of cloning an existing request(col. 7, lines 5-45). However, in col. 36, lines 55-67 thereof, Ecklund disclose copying an existing item to create a new item. It would be obvious to one of ordinary skill in the art to modify the invention of Thompson et al., Squyres and Huang et al. based on the teachings of Ecklund. The motivation to combine these Thompson et al., Squyres, Huang et al. and Ecklund references is to effectively and efficiently update the computer database.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Debra F. Charles whose telephone number is


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(703) 305-4718. The examiner can normally be reached on 9-5 Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on (703) 308-0505. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Debra F. Charles  
Examiner  
Art Unit 3628

  
HYUNG SOUGH  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600